

MASS. ELI.2: C77/3/991



# CONTINUING CARE RETIREMENT COMMUNITIES

EXECUTIVE OFFICE OF ELDER AFFAIRS  
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Secretary

38 Chauncy Street  
Boston, Massachusetts 02111  
June, 1991

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## Introduction

An increase in the numbers of people reaching retirement age has fueled demand for alternative housing options to meet the needs of people as they age. One popular alternative is the growing number of Continuing Care Retirement Communities (CCRC's) now operating or being developed here in Massachusetts.

CCRC's combine housing, specifically designed to accommodate the needs of people as they age, and long term care. This definition covers a variety of models, but all CCRC's provide contracts between the resident and the community that cover secure living arrangements and services, including health care, for longer than one year.

The simplest models provide independent living units with limited health care included in the monthly fees. Fees generally range from \$700 - \$2500. On the other end, residents in "life care" communities pay substantial entrance and monthly fees which cover all nursing home and other long term care services.

This directory has been prepared to explain the various housing models and contracts and to assist the consumer in choosing the type of CCRC that best meets their needs.

## Current Status

The growing number of existing and proposed communities has increased consumer interest in this housing and health care alternative as a long term housing and health care option.

Currently there are eleven operating communities in Massachusetts, which is twice the number from a year ago:

- |                            |               |
|----------------------------|---------------|
| 1. Brookhaven              | Lexington     |
| 2. Carlton-Willard Village | Bedford       |
| 3. Fox Hill Village        | Westwood      |
| 4. Kimball Farms           | Lenox         |
| 5. Loomis House            | Holyoke       |
| 6. Mayflower Place         | West Yarmouth |
| 7. New Pond Village        | Walpole       |
| 8. North Hill              | Needham       |
| 9. Southgate               | Shrewsbury    |
| 10. Sweetwood              | Williamstown  |
| 11. The Willows            | Westborough   |

Communities that are currently marketing and/or in various stages of construction include:

- |                       |               |
|-----------------------|---------------|
| 1. Applewood          | Amherst       |
| 2. Brandon Woods      | Hingham       |
| 3. Edgewood           | North Andover |
| 4. Laurel Ridge       | Beverly Farms |
| 5. Loomis Village     | South Hadley  |
| 6. Orchard Cove       | Canton        |
| 7. Village at Duxbury | Duxbury       |

There is currently one community in the planning and development stage:

- |                   |        |
|-------------------|--------|
| 1. Fuller Village | Milton |
|-------------------|--------|

In addition, other proposed projects are conducting preliminary feasibility studies and addressing local zoning and conservation issues.



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## Consumer Considerations

CCRC's can offer security to residents, the security of knowing that your housing and service needs can be met for years to come. CCRC's can provide an older person with options to meet both present and future housing and health care needs. However, because of the financial investment, consumers should know what they are buying. Before making a commitment, the consumer should closely examine the community and the contractual agreement.

Consumers should know what their obligations are and what they receive from the community in return before signing a contract. Check all the provisions for health care, general services and financing. Because there is a great deal of diversity in the buy-in arrangements among CCRC's, you should inquire as to whether your interest in the CCRC will be considered an interest in real estate for income tax purposes. Your attorney or financial adviser should consult with you on these issues and examine the contract prior to signing any agreement.

The following sections cover some key questions that should be examined and answered.

## Health Care Services

The variety and intensity of care varies by CCRC model. Some offer pre-paid insurance. Residents pay the same monthly fee whether they are in the independent living unit or the

nursing facility. Others offer a partial pre-payment arrangement in which nursing facility care is guaranteed for a specific number of days or at a reduced per diem rate. Still others guarantee only the availability of care and residents pay for care on a fee for services basis.

### **Points to check for nursing home care:**

- o Check which health and long term care services are part of your monthly fee.
- o Where is the nursing facility located?
- o What type of license does it hold?
- o Is the facility on the campus, nearby or across town?
- o Does the facility provide the different levels of care (skilled or intermediate) you may need in the future?
- o What are the staffing patterns in the nursing facility?

You should also ask who decides when residents need a higher level of care.

Who has the final judgement about nursing home admission and length of stay: the resident, the resident's personal physician, the medical director, or the administrator of the community?

Are admissions immediate, or must residents "wait in line" for placement?



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## Questions to ask about other health services.

What types of health services are available in the independent living units? Are these services included in the monthly fees, or are they on a fee-for-service basis? Are there ambulatory health care services available on the campus and who pays for them?

Finally, many communities now require the purchase of a long term care insurance policy to cover the service costs. Be sure that you know what is covered and how much the coverage costs. Are the premiums included in the monthly fees or are they extra?

## General Services

In addition to the health services, CCRC's offer a package of services, activities, and amenities that are designed to maximize the resident's independence. Like health services, the packages vary. Find out what services are included in the monthly fees and which are available at an additional cost. The contract should clearly state the arrangements, what is and is not included in monthly fees, and what is available at extra cost.

Apartment cleaning and maintenance is included in most contracts but you should check how often is it provided and what it includes. Is both light and heavy housekeeping included? Is the apartment building and grounds maintenance included? The appearance of the grounds and buildings should indicate how well management maintains the property. Talk to other residents

and find out if they are satisfied with the arrangements.

## Some additional items to check.

Does a resident need to take the whole package of services? Can extra services be arranged if needed? Does the contract guarantee that these services will continue and who controls the cost of services that are paid for separately? Is there an emergency response system in the apartment? Is it conveniently located? Where does it signal, who responds and how long does it take? Is the security system adequate? Is it community wide?

Transportation is also included in most service arrangements. Is this service provided on a regularly scheduled basis, or can special arrangements be made to accommodate your individual needs? Is the vehicle handicap accessible? Are the fees for this service included in regular fees, or is there a charge associated with use?

Most contracts include utilities in the monthly charge. Check to see exactly what is covered. Can the charges be raised? Is the phone included? Taxes, too, are generally included, but ask to make sure.

Food service is an important consideration. Many contracts include meals in the service package. Various options can be found. One, two or three meals may be included. They may be provided in a common dining room or possibly delivered to your living unit. Therapeutic diets may or may not be included. Try



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it out. See if you like the menu and the food.

Social activities and environmental considerations can be important aspects of the community's atmosphere. Some points to consider are: the appearance and number of social areas. Are residents using them? How many and what types of activities are available? Who plans these events? Are there separate areas for woodworking or other crafts?

Are there barber/beauty shops, convenience stores, banking, and post office facilities available on the campus? These may not be important if you have a car. Later, you may appreciate the short walk to them.

How active and informed are the residents? Is there a residents' council? How regular and effective is the communication between management and residents? Do the residents have any say in the governing of their communities? Talk with other residents. See how they interact with staff.

These issues and questions may guide your search for and comparison of CCRC'S. Some may be more important than others. Remember to ask any questions which are of importance to you, and be sure to receive an answer that satisfies you. Life is full of surprises but choosing a CCRC shouldn't be one of them.

### Financial Considerations

Investing in a continuing care contract requires a substantial

monetary commitment. Likewise the community, in order to deliver contracted services over a long period of time, must be financially sound. Any CCRC that you are considering should make its financial condition known to you. A few CCRC's in other states have had significant financial problems which created hardship among their residents. The risks involved for both the consumer and the provider need to be explored.

The community should, upon request, make available a copy of its most recent audited financial statement. Ask how the community calculates it's financial reserves. How does the community determine its future liability for long term care? How and when can monthly fees be increased? What happens to your initial "entrance fee"? What occupancy level needs to be maintained to guarantee financial stability? What rights do the residents have should the community go bankrupt?

The contract should specifically state all terms and agreements concerning health care, services and financing. It should clearly spell out arrangements for the return of the initial investment upon the death of a resident, or voluntary termination of the contract and the methods used to set fee levels.

Because a portion of the fees you pay are directly related to health care services, you may be able to deduct part of the monthly fees from your federal income tax return. Check with the community to determine what percentage of the fee is for



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health care.

### State Role and Proposed Legislation

Elder Affairs, the Division of Insurance, the Association of Mass Homes for the Aged, and Human Services Committee Chairmen Senator John Houston and Representative Paul Kollios have been working to develop mutually acceptable legislation to guide the development of this emerging industry.

The current bill would standardize the definitions of terms used to describe the various contracts offered by providers of "housing with health care arrangements," and it would designate the Division of Insurance as the state agency responsible for regulating CCRCs, Life Care Communities, and related entities which combine housing and pre-paid long term care insurance

The bill would establish a two step certification process before a community could open its doors to elders. Provisional certification, requiring demonstration of sound financing and planning, full disclosure of pertinent information to prospective residents, and implementation of specified consumer protections, including escrowing of entrance fee payments, would be required before a community could enter into a contract with a prospective resident.

Final certification, requiring a favorable actuarial report on the community's finances, and demonstration that all

contractually promised services are in place, would be required prior to occupancy of a living unit by a prospective resident.

The Division of Insurance would be authorized to investigate and oversee remediation of any unfair or deceptive acts by a provider or any financial problems. The bill would provide for receivership in the event that a provider was unable to address financial problems which posed a serious health or safety threat to residents.

### Definitions

The following terms are frequently used in relation to CCRCs:

Continuing Care Retirement Community (CCRC). A living arrangement that contractually provides for more than one year, a continuum of housing, supportive, personal and health services for a combination of entry and monthly fees.

Skilled Nursing Facility (SNF). A facility licensed by the state to provide skilled inpatient health-related services on a continuous basis (i.e. restorative or therapeutic services 24 hrs/day).

Intermediate Care Facility (ICF). A facility licensed by the state to provide routine nursing care and assistance with activities of daily living, with periodic(intermediate) skilled services.

Entrance Fee. A one time payment made at the time of



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admission to a CCRC. Depending on the specific contract, the fee or some percentage of it may or may not be refundable.

Monthly Fee. The amount paid monthly by the resident for the provision of the basic services package.

Assisted Living. A living arrangement that provides residents with meals and assistance with activities of daily living such as grooming and dressing.

Escrow. A legal term meaning "in the care of" until specific conditions are satisfied.

Health Care Guarantee. Those services - most often nursing care - that are covered by the contract and paid for by a combination of entrance and monthly fees.



|   |   |
|---|---|
| <b>Name:</b>                                    | Brookhaven at Lexington   |
| <b>Address:</b>                                 | 1010 Waltham Street, Lexington, MA 02173  |
| <b>Phone:</b>                                   | (617) 863-9660  |
| <br>  |   |
| <b>Entrance Fee:</b>                            | \$156,500-\$400,000   |
| <b>Monthly Fee:</b>                             | \$1050-2900   |
| <br>  |   |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-40 bed skilled nursing facility</li> <li>-Assisted living can be provided in units, home health, i.e. change of dressing assistance with activities of daily living</li> <li>-Wellness programs, blood pressure, physician podiatry</li> <li>-Resident Health Services</li> </ul> |
| <br>  |   |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Weekly maid services</li> <li>-Linen service</li> <li>-Scheduled transportation</li> <li>-Security</li> <li>-Maintenance</li> <li>-One meal per day</li> <li>-Social activities</li> <li>-Parking at no additional charge</li> </ul>  |
| <br>  |   |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Additional meals</li> <li>-Guest quarters</li> <li>-Barber &amp; beauty shop</li> </ul>   |
| <br>  |   |
| <b>Exclusions from Coverage:</b>                | <ul style="list-style-type: none"> <li>-Individual must be fully capable of independant living upon entry. Pre-existing conditions may affect the cost of nursing coverage.</li> </ul>  |
| <br>  |   |
| <b>Accomodations:</b>                           | <ul style="list-style-type: none"> <li>-202 independant living units, 40 SNF beds</li> <li>-Studio apartment to 3 bedroom patio home</li> </ul>   |
| <br>  |   |
| <b>Current Status:</b>                          | <ul style="list-style-type: none"> <li>-Operating</li> </ul>  |
| <br>  |   |
| <b>Sponsors:</b>                                | <ul style="list-style-type: none"> <li>-Choate-Symmes Lifecare, Inc.</li> </ul>   |



|   |  |
|---|--|
| <b>Name:</b>                                    | <b>Carlton-Willard Village</b>   |
| <b>Address:</b>                                 | <b>100 Old Billerica Road, Bedford, MA 01730</b>   |
| <b>Phone:</b>                                   | <b>(617) 275-8700</b>  |
| <b>Entrance Fee:</b>                            | \$60,000 (studio)-\$190,000 (3 bedroom townhouse)  |
| <b>Monthly Fee:</b>                             | \$976-\$1,811  |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Access to nursing home beds as available</li> <li>-60 days per year of nursing home at no additional charge</li> <li>-Emergency response system</li> <li>-Periodic physical examinations</li> <li>-Occupational and physical therapy and medications as order by medical director</li> </ul> |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Weekly apartment and townhouse cleaning</li> <li>-Linen service weekly</li> <li>-One meal per day</li> <li>-Scheduled transportation</li> <li>-All utilities except phone</li> <li>-Social activities and chapel</li> </ul>  |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Florist</li> <li>-Beauty/barber shop</li> <li>-General store</li> <li>-Banking</li> <li>-Dental, podiatry, and psychiatric care</li> <li>-Main street shopping mall; travel agent</li> </ul>   |
| <b>Exclusions from Coverage:</b>                | <ul style="list-style-type: none"> <li>-Alzheimers and related dementias</li> <li>-Degenerative neuro-muscular disorders</li> </ul>  |
| <b>Accommodations:</b>                          | <ul style="list-style-type: none"> <li>-94 Townhouses (one, two, and three bedroom)</li> <li>-43 Apartments (studio, one, and two bedroom)</li> <li>-80 Assisted living beds; 80 SNF beds, 40 ICF beds</li> </ul>  |
| <b>Current Status:</b>                          | -Operating   |
| <b>Sponsor:</b>                                 | -Carlton-Willard Homes, Inc.   |



|   |  |
|---|--|
| <b>Name:</b>  | <b>Fox Hill Village at Westwood</b>  |
| <b>Address:</b>                                     | <b>High Street, Westwood, MA 02090</b>   |
| <b>Phone:</b>                                       | <b>(617) 329-4433</b>  |
| <br><b>Entrance Fee:</b>                            | <br>Purchase Price of co-op unit<br>\$170,000-\$460,000  |
| <br><b>Monthly Fee:</b>                             | <br>\$1,150-\$2,325  |
| <br><b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Nursing home care, 70 bed SNF unit</li> <li>-Long term care insurance plan</li> <li>-Health promotion and education</li> <li>-Assisted living units provide home health, ADL assistance, and three meals per day at a higher fee</li> <li>-Emergency response</li> <li>-Home health services available to independent unit residents for an extra fee</li> </ul> |
| <br><b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Security</li> <li>-One meal per day</li> <li>-Scheduled transportation</li> <li>-Building and ground maintenance</li> <li>-Social and recreation activities</li> <li>-Utilities except for phone</li> <li>-Bi-monthly housekeeping</li> </ul>  |
| <br><b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-General sundry store</li> <li>-Banking facilities</li> <li>-Mail center</li> <li>-Beauty Parlor/Barber Shop</li> </ul>   |
| <br><b>Exclusions from Coverage:</b>                | <br>-Determined on individual basis  |
| <br><b>Accommodations:</b>                          | <br>-350 Apartments; 70 SNF beds   |
| <br><b>Current Status:</b>                          | <br>-Opening, July 1990  |
| <br><b>Sponsors:</b>                                | <ul style="list-style-type: none"> <li>-Massachusetts General Hospital</li> <li>-Cabot, Cabot &amp; Forbes</li> <li>-National Medical Enterprise</li> </ul>  |



|   |   |
|---|---|
| <b>Name:</b>  | <b>Kimball Farms</b>  |
| <b>Address:</b>                                     | <b>193 Walker Street, Lenox, MA 01240</b>   |
| <b>Phone:</b>                                       | <b>(413) 637-4684</b>   |
| <br><b>Entrance Fee:</b>                            | <br>\$92,400-\$192,400, second person fee \$7,500   |
| <br><b>Monthly Fee:</b>                             | <br>\$1,110-\$2,455, second person fee \$450  |
| <br><b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Emergency call system</li> <li>-Home health care in apartment</li> <li>-Nursing care in 41 bed Skilled Nursing Facility</li> </ul>  |
| <br><b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-One meal per day, special diets, tray service</li> <li>-Weekly housekeeping</li> <li>-Building and ground maintenance</li> <li>-Weekly flat linen service</li> <li>-24 hour security</li> <li>-All utilities except telephone</li> <li>-Social and recreational activities</li> </ul> |
| <br><b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Guest accomodations</li> <li>-Prescription medication</li> <li>-Physical therapy</li> <li>-Occupational therapy</li> </ul>  |
| <br><b>Exclusions from Coverage:</b>                | <br>-None   |
| <br><b>Accomodations:</b>                           | <ul style="list-style-type: none"> <li>-Studio, one and two bedroom apartments</li> <li>-Seven different floor plans</li> <li>-41 SNF beds</li> </ul>   |
| <br><b>Current Status:</b>                          | <br>-Operating  |
| <br><b>Sponsors:</b>                                | <ul style="list-style-type: none"> <li>-Berkshire Retirement Community, Inc.</li> <li>-Berkshire Health Systems</li> </ul>  |



|   |  |
|---|--|
| <b>Name:</b>                                    | <b>Loomis House Retirement Community</b>   |
| <b>Address:</b>                                 | <b>298 Jarvis Avenue, Holyoke, MA 01040</b>  |
| <b>Phone:</b>                                   | <b>(413) 538-7551</b>  |
| <br>  |  |
| <b>Entrance Fee:</b>                            | <b>\$20,700-\$70,000 (declining refundable)</b>  |
| <b>Monthly Fee:</b>                             | <b>\$680-\$1390 single - \$1175-\$1710 double</b>  |
| <br>  |  |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-24 hour access to nursing services and care</li> <li>-Weekly clinic with RN's</li> <li>-Priority access to nursing home placement</li> <li>-15 free days of nursing home care per year</li> <li>-Emergency call response in each apartment room</li> </ul> |
| <br>  |  |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Selective meal dining</li> <li>-Full activity program</li> <li>-Weekly house cleaning</li> <li>-Van transportation</li> <li>-All utilities, except telephone</li> <li>-Security staff</li> <li>-Cable television</li> <li>-Air conditioning</li> </ul>     |
| <br>  |  |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Temporary home care</li> <li>-Coin-op laundry or laundry service</li> <li>-Guest meals</li> <li>-Podiatry services</li> <li>-Hair salon</li> <li>-Gift shop</li> </ul>   |
| <br>  |  |
| <b>Exclusions from Coverage:</b>                | <b>-Cost of nursing home care after 15 days</b>  |
| <br>  |  |
| <b>Accommodations:</b>                          | <ul style="list-style-type: none"> <li>-53 independent units; 9 assisted units</li> <li>-80 nursing home beds</li> </ul>   |
| <br>  |  |
| <b>Current Status:</b>                          | <b>-Operating</b>  |
| <br>  |  |
| <b>Sponsor:</b>                                 | <b>-Loomis House Corporation &amp; Loomis House, Inc., A non-profit corporation</b>  |



**Name:** Mayflower Place Retirement Community  
**Address:** 59 Buck Island Road, W.Yarmouth, MA 02673  
**Phone:** (508) 790-0200

**Entrance Fee:** \$60,000-\$140,000; \$7,000 fee for double occupancy

**Monthly Fee:** \$1350-\$2390; \$425 fee for double occupancy

**Health Services:** -Emergency call system

**General Services:**

- One meal per day
- Semi-monthly housekeeping
- Semi-monthly flat linen service
- All utilities except phone
- 24 hour security
- Scheduled transportation
- Planned recreational program; social service

**Services Available at Additional Charge:**

- Assisted living
- 60 bed skilled nursing center (SNF, ICF) on-site
- Nurses and home health aides available at hourly rates
- General store
- Post office
- Theater
- Craft rooms
- Beauty and barber shop
- Bank
- Coffee shop

**Exclusions from Coverage:** -None

**Accommodations:**

- 102 one and two bedroom apartments
- 60 SNF/ICF beds

**Current Status:** -Operating

**Sponsors:** -Sidney Insoft, Norman Levenson, Fred Slifva



|   |  |
|---|--|
| <b>Name:</b>                                    | <b>New Pond Village</b>  |
| <b>Address:</b>                                 | <b>1600 Providence Highway, Walpole, MA 02081</b>  |
| <b>Phone:</b>                                   | <b>(508) 660-1555</b>  |
| <br>  |  |
| <b>Entrance Fee:</b>                            | <b>\$157,000-\$250,000</b>   |
| <b>Monthly Fee:</b>                             | <b>\$1,265 and up</b>  |
| <br>  |  |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Assisted living wing with prorated monthly fee</li> <li>-Skilled nursing center, 90 bed SNF unit</li> <li>-24 hour Medical Alert System</li> <li>-Wellness clinic</li> <li>-Exercise room and jacuzzi</li> </ul>   |
| <br>  |  |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-One meal per day</li> <li>-All utilities except phone</li> <li>-Housekeeping</li> <li>-Scheduled transportation</li> <li>-Maintenance and groundskeeping</li> <li>-24 hour security</li> <li>-Greenhouse and gardening areas</li> <li>-Library/Reading room</li> </ul> |
| <br>  |  |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Country store</li> <li>-Bank</li> <li>-Beauty salon and barber shop</li> <li>-Post Office</li> <li>-Creative arts center</li> </ul>  |
| <br>  |  |
| <b>Exclusions from Coverage:</b>                | <b>-None</b>   |
| <br>  |  |
| <b>Accommodations:</b>                          | <ul style="list-style-type: none"> <li>-148 Independent units; 51 assisted units</li> <li>-90 bed nursing home</li> </ul>  |
| <br>  |  |
| <b>Current Status:</b>                          | <b>-Operating</b>  |
| <br>  |  |
| <b>Sponsor:</b>                                 | <ul style="list-style-type: none"> <li>-Neponset Valley Health System</li> <li>-Hillhaven Corporation</li> </ul>   |



|   |  |
|---|--|
| <b>Name:</b>  | <b>North Hill</b>  |
| <b>Address:</b>                                     | <b>865 Central Avenue, Needham, MA 02192</b>   |
| <b>Phone:</b>                                       | <b>(617) 444-9910</b>  |
| <br><b>Entrance Fee:</b>                            | <br>\$132,300 (one bedroom)-\$370,900 (three bedroom)  |
| <b>Monthly Fee:</b>                                 | \$845 (one bedroom)-\$1,336 (three bedroom)<br>Second person fee \$659   |
| <br><b>Health Services:</b>                         | <br>-Guaranteed Nursing Home care<br>-Home Health services<br>-Emergency response system<br>-Assisted living offered at no additional charge to independent living residents |
| <br><b>General Services:</b>                        | <br>-Weekly apartment cleaning<br>-Linen service<br>-Apartment/ground maintenance<br>-Social activities<br>-Exercise facilities  |
| <br><b>Services Available at Additional Charge:</b> | <br>-Guest accomodations<br>-Annual physical examinations<br>-Dental care<br>-Prescription medications<br>-Occupational and physical therapy                                 |
| <br><b>Exclusions from Coverage:</b>                | <br>-Alzheimers and related dementias<br>-Degenerative neuro-muscular disorders<br>-Psychiatric diagnosis  |
| <br><b>Accomodations:</b>                           | <br>-341 apartments (one,two, and three bedroom)<br>-60 SNF beds   |
| <br><b>Current Status:</b>                          | <br>-Operating   |
| <br><b>Sponsors:</b>                                | <br>-Living Care Services of Massachusetts, Inc.<br>-Managed by Life Care Services Corp. of Des Moines, Iowa   |



**Name:** Southgate at Shrewsbury  
**Address:** 30 Julio Drive, Shrewsbury, MA 01545  
**Phone:** (508) 842-8331

**Entrance Fee:** \$122,000 (one bedroom)-\$168,000 (two bedroom)  
 \$9,000 second person

**Monthly Fee:** \$1000 one bedroom - \$1200 two bedroom  
 \$500 second person

**Health Services:**

- Emergency response system
- Home health assistance
- Assisted living
- Wellness program

**General Services:**

- One meal per day
- Weekly housekeeping and bed linen
- Scheduled local transportation
- Utilities (except telephone and cable TV)
- Social and recreational programs

**Services Available at Additional Charge:**

- Additional housekeeping
- Laundry service for personal items
- Catering for special occasions
- Tray service when medically advisable
- Additional and guest meals
- Cable television and telephone

**Exclusions from Coverage:**

- Determined on individual basis

**Accommodations:**

- 180 one bedroom and two bedroom independent living units; 50 assisted living units. Priority admission to 123 bed SNF facility.

**Current Status:**

- Operating

**Sponsor:**

- Southgate at Shrewsbury, Inc.

\* Offer a variety of payment options, i.e. lower initial fees with higher monthly fee.



**Name:** Sweetwood  
**Address:** 1611 Cold Spring Road, Williamstown, MA 01267  
**Phone:** (413) 458-8371

**Entrance Fee:** \$129,000 (one bedroom)-\$191,000 (deluxe two bedroom)

**Monthly Fee:** \$1331 (one bedroom)-\$1685 (deluxe two bedroom). Second person fee \$385

**Health Services:**  
-Priority nursing home admission\*  
-Health maintenance screening  
-Registered Nurse on duty every day  
-24 hour emergency response system

**General Services:**  
-Weekly apartment cleaning  
-One meal per day  
-Utilities  
-Flat linen service  
-Activities and entertainment  
-Scheduled transportation

**Services Available at Additional Charge:**  
-Additional meals  
-Barber/beauty shop  
-Convenience store  
-Health aides  
-Indoor parking  
-Unscheduled transportation

**Exclusions from Coverage:** -Determined on an individual basis

**Accommodations:** -50 one and two bedroom apartments  
-122 SNF and ICF beds

**Current Status:** -Operating

**Sponsor:** -Sweet Brook Nursing Home, Inc.

\* Resident receives the next available bed in a SNF which also accepts referrals from community. If the individual is in the SNF for a short stay, the resident must pay both the monthly fee and the nursing home rate. Residents entering a SNF for a long stay may relinquish their unit and receive a 90% refund.



|   |   |
|---|---|
| <b>Name:</b>  | <b>The Willows</b>  |
| <b>Address:</b>                                     | <b>1 Lyman Street, Westborough, MA 01581</b>  |
| <b>Phone:</b>                                       | <b>(508) 366-4730</b>   |
| <br><b>Entrance Fee:</b>                            | <br>\$109,000 (one bedroom)-\$250,000 (two bedroom deluxe)  |
| <br><b>Monthly Fee:</b>                             | <br>\$1125-\$2125   |
| <br><b>Health Services:</b>                         | <br>-10 days free nursing home care per year<br>-11-60th day resident pays 90% of NH rate<br>-60th day plus at 100% of NH rate<br>-Emergency response system<br>-Personal care services                   |
| <br><b>General Services:</b>                        | <br>-One meal per day<br>-Weekly apartment cleaning<br>-Linen service<br>-Maintenance<br>-Utilities<br>-Meal delivery   |
| <br><b>Services Available at Additional Charge:</b> | <br>-Assisted living available on quarter hour fee basis<br>-Additional homemaker services<br>-Transportation<br>-Podiatry and Dental services<br>-Occupational and Physical therapy<br>-Additional meals |
| <br><b>Exclusions from Coverage:</b>                | <br>-Various pre-existing conditions<br>-Neuro-muscular disorders, incontinence, dementias  |
| <br><b>Accommodations:</b>                          | <br>-202 apartments(studios,one and two bedroom)<br>-24 Assisted living units<br>-80 SNF beds, 60 ICF beds  |
| <br><b>Current Status:</b>                          | <br>-Operating  |
| <br><b>Sponsors:</b>                                | <br>-The Willows at Westborough Limited<br>-Partnership, Daniel J. Salmon & Richard E. Tuffy  |



## MARKETING COMMUNITIES



|   |   |
|---|---|
| <b>Name:</b>                                    | <b>Applewood at Amherst</b>   |
| <b>Address:</b>                                 | <b>Box 829, Amherst, MA 01004-0829</b>  |
| <b>Phone:</b>                                   | <b>(413) 253-9833</b>   |
| <br><b>Entrance Fee:</b>                        | <br>\$98,000-\$257,000 with 90% refundability<br>Additional up-front health insurance premium   |
| <b>Monthly Fee:</b>                             | \$900-\$1850 (one person) \$1,335-\$2,285 (two person)  |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Life Care ranging from assisted living in apartment through nursing home care</li> <li>-Medical Director</li> <li>-Health Care Coordinator</li> <li>-Health and Wellness education to maintain and foster active, independant living</li> </ul>                               |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Choice of lunch or dinner served in dining room</li> <li>-Scheduled transportation</li> <li>-Maintenance Services</li> <li>-Housekeeping and flat laundry service</li> <li>-Security/emergency services</li> <li>-Parking</li> <li>-Learning and cultural programs</li> </ul> |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Use of guest accomodations</li> <li>-Extra meals/guest meals</li> <li>-Extra housekeeping and personal laundry service</li> <li>-Barber and beauty salon</li> <li>-Other services to meet resident needs</li> </ul>   |
| <b>Exclusions from Coverage:</b>                | -None   |
| <b>Accomodations:</b>                           | -103 Apartment homes; studios-two bedroom with den  |
| <b>Current Status:</b>                          | <ul style="list-style-type: none"> <li>-Marketing/Under construction</li> <li>-Anticipated completion: Fall 1991</li> </ul>   |
| <b>Sponsors:</b>                                | -The Pioneer Valley Living Care Center  |



**Name:** Brandon Woods of Hingham  
**Address:** 110 Charles Street, Hingham, MA 02043  
**Phone:** (617) 749-8812

**Entrance Fee:** Purchase Price starts at \$185,000

**Monthly Fee:** \$1700 - 2800

**Health Services:**

- 100 bed Health Care Center, SNF and Intermediate care provided
- Resident Nurse Practitioner - 24 hour call
- Health club and spa
- Assisted living services available for all units

**General Services:**

- One meal per day - Restaurant style dining room
- Banking
- Houskeeping services
- Long Term Care Insurance\*
- Shuttle-Bus service
- Indoor swimming pool
- Tennis & Croquet courts

**Services Available at Additional Charge:**

- Garaged parking
- Post Office
- Beauty salon services
- Pub

**Exclusions from Coverage:** -None

**Accommodations:**

- 300 one and two bedroom residences
- 100 SNF/ICF beds

**Current Status:** -Marketing

**Sponsors:**

- Managed by Elder Care Services
- Owned by Hingham Senior Living Center, Inc.

\* Required purchase upon entering. The premium, up to \$200 a month, is included in the monthly fee. Any surcharges due to medical condition or advanced age may be paid by the resident in addition to the monthly fee.



|   |   |
|---|---|
| <b>Name:</b>                                    | Edgewood Life Care  |
| <b>Address:</b>                                 | 1060 Osgood Street, N. Andover, MA 01845  |
| <b>Phone:</b>                                   | (508) 689-0202  |
| <br>  |   |
| <b>Entrance Fee:</b>                            | \$195,000-\$465,000   |
| <b>Monthly Fee:</b>                             | \$1050-\$1470; second person fee of \$610   |
| <br>  |   |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-45 bed skilled nursing at all levels</li> <li>-All units receive assisted living services</li> </ul>  |
| <br>  |   |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-One meal per day</li> <li>-Weekly housekeeping; flat laundry</li> <li>-All utilities except phone</li> <li>-Regularly scheduled transportation</li> <li>-24 hour security</li> <li>-Emergency call system</li> <li>-Social, cultural and recreational activities</li> </ul> |
| <br>  |   |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Additional meals</li> <li>-Guest rooms and meals</li> <li>-Additional housekeeping</li> <li>-Escort service</li> <li>-Physical therapy</li> <li>-Underground parking</li> <li>-Beauty parlor/barber shop</li> </ul>   |
| <br>  |   |
| <b>Exclusions from Coverage:</b>                | -None   |
| <br>  |   |
| <b>Accommodations:</b>                          | -250 one and two bedroom living units   |
| <br>  |   |
| <b>Current Status:</b>                          | -Marketing; construction starts Summer 1991   |
| <br>  |   |
| <b>Sponsors:</b>                                | -Life Care Services Corporation   |



|   |  |
|---|--|
| <b>Name:</b>  | Laurel Ridge   |
| <b>Address:</b>   | P.O. Box 5556, 717 Hale Street<br>Beverly Farms, MA 01915  |
| <b>Phone:</b>   | (508) 921-1066   |
| <br><b>Entrance Fee:</b>                                | <br>Undetermined   |
| <br><b>Monthly Fee:</b>                                 | <br>Undetermined - will include Long Term Care<br>Insurance premium  |
| <br><b>Health Services:</b>                             | <br><ul style="list-style-type: none"> <li>-Emergency response system</li> <li>-Assisted living units</li> <li>-Home health visits</li> <li>-Priority for nursing home care at facility<br/>off campus</li> <li>-Wellness promotion</li> </ul>   |
| <br><b>General Services:</b>                            | <br><ul style="list-style-type: none"> <li>-Apartment cleaning - bi-weekly</li> <li>-Apartment/ground maintenance</li> <li>-Linen service</li> <li>-One meal per day - 3 meals in assisted<br/>living units</li> <li>-Meal delivery</li> <li>-Scheduled transportation</li> <li>-Activities (social, recreational,<br/>education)</li> <li>-Utilities</li> </ul> |
| <br><b>Services Available at<br/>Additional Charge:</b> | <br><ul style="list-style-type: none"> <li>-Guest accomodations</li> <li>-Additional transportation</li> <li>-Additional cleaning</li> </ul>   |
| <br><b>Exclusions from<br/>Coverage:</b>                | <br>-Undetermined  |
| <br><b>Accomodations:</b>                               | <br><ul style="list-style-type: none"> <li>-168 Independent units, 22 Assisted units</li> <li>-Nursing facility off campus</li> </ul>  |
| <br><b>Current Status:</b>                              | <br>-Marketing; Priority reservation program   |
| <br><b>Sponsors:</b>                                    | <br><ul style="list-style-type: none"> <li>-Hillhaven Corporation</li> <li>-Affiliates of Beverly Hospital</li> </ul>  |



|   |  |
|---|--|
| <b>Name:</b>                                    | <b>Loomis Village</b>  |
| <b>Address:</b>                                 | <b>246 North Main Street, South Hadley, MA 01075</b>   |
| <b>Phone:</b>                                   | <b>(413) 532-5325</b>  |
| <b>Entrance Fee:</b>                            | <b>\$73,000 - \$260,000</b>  |
| <b>Monthly Fee:</b>                             | <b>\$1,000 - \$2,100</b>   |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Nurses on campus 24 hours per day</li> <li>-Health maintenance, surveillance and counseling</li> <li>-Emergency response system</li> <li>-Medical information maintenance</li> <li>-Temporary home care</li> <li>-Life care (nursing home pre-payment)</li> <li>-Priority access to nursing centers</li> </ul> |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Activities - Social, recreational, physical educational, spiritual</li> <li>-Food service (1 to 3 meals per day)</li> <li>-Housekeeping and flat laundry</li> <li>-Grounds keeping and maintenance</li> <li>-24 Hour security</li> <li>-Transportation</li> <li>-All utilities except telephone</li> </ul>     |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Guest rooms</li> <li>-Beauty/Barber shop</li> <li>-Convenience store</li> <li>-Telephone</li> </ul>  |
| <b>Exclusions from Coverage:</b>                | <ul style="list-style-type: none"> <li>-Personal insurance (Tenants liability, Auto, Medicare Part B &amp; Supplement)</li> </ul>  |
| <b>Accommodations:</b>                          | <ul style="list-style-type: none"> <li>-Independant living - studio, one bedroom, one bedroom plus den, two bedroom, two bedroom plus den, two bedroom villa</li> <li>-Assisted living - studio &amp; one bedroom</li> </ul>   |
| <b>Current Status:</b>                          | <ul style="list-style-type: none"> <li>-Marketing</li> </ul>   |
| <b>Sponsor:</b>                                 | <ul style="list-style-type: none"> <li>-Loomis House - A non-profit organization operates Loomis House in Holyoke)</li> </ul>  |



|   |  |
|---|--|
| <b>Name:</b>  | <b>Orchard Cove</b>  |
| <b>Address:</b>   | <b>Info Center: 793 Washington Street,<br/>Canton, MA</b>  |
| <b>Phone:</b>   | <b>(617) 821-1730</b>  |
| <br><b>Entrance Fee:</b>                                | <br>\$175,500-\$395,000  |
| <b>Monthly Fee:</b>                                     | \$1,150-\$2,200 range  |
| <br><b>Health Services:</b>                             | <br>-Full service Nursing Home on-site managed<br>by Hebrew Rehabilitation Center<br>-Walk-in Health Clinic<br>-Home Health Care provided                                      |
| <br><b>General Services:</b>                            | <br>-Meals<br>-Housekeeping and Maintenance<br>-Utilities<br>-Scheduled Transportation<br>-Indoor Pool and Health Club<br>-Library, Craft and Arts shops and Activity<br>Rooms |
| <br><b>Services Available at<br/>Additional Charge:</b> | <br>-Beauty and Barber shops<br>-Convenience store<br>-Coffee and Lunch shop<br>-Banking Services  |
| <br><b>Exclusions from<br/>Coverage:</b>                | <br>-To be determined  |
| <br><b>Accommodations:</b>                              | <br>-One, two, and three bedrooms plus den<br>apartments, patios and terraces are<br>available on most units   |
| <br><b>Current Status:</b>                              | <br>-Marketing; Construction will be<br>beginning Fall 1991, occupancy is<br>planned Summer to Fall 1993   |
| <br><b>Sponsor:</b>                                     | <br>-Hebrew Rehabilitation Center of Boston  |



|   |  |
|---|--|
| <b>Name:</b>                                    | <b>Village at Duxbury</b>  |
| <b>Address:</b>                                 | <b>308 Kings Town Way, Duxbury, MA 02332</b>   |
| <b>Phone:</b>                                   | <b>(617) 582-2337</b>  |
| <br>  |  |
| <b>Entrance Fee:</b>                            | <b>\$159,500-\$312,500</b>   |
| <b>Monthly Fee:</b>                             | <b>\$1,115-\$1,790</b>   |
| <br>  |  |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Wellness programs</li> <li>-Exercise activities;indoor pool and spa</li> <li>-Assisted living services</li> <li>-Emergency response</li> <li>-120 bed, on-site skilled nursing care center</li> </ul>  |
| <br>  |  |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-24 hour security</li> <li>-One meal per day</li> <li>-Scheduled transportation</li> <li>-Building and grounds maintenance</li> <li>-Social and recreational activities</li> <li>-All utilities except for phone</li> <li>-Weekly housekeeping</li> </ul> |
| <br>  |  |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Cafe</li> <li>-Bank</li> <li>-Beauty parlor/barber shop</li> <li>-Post office</li> <li>-Guest accomodations</li> <li>-Catering for special events</li> <li>-Home health services</li> </ul>  |
| <br>  |  |
| <b>Exclusions from Coverage:</b>                | -Determined on an individual basis   |
| <br>  |  |
| <b>Accomodations:</b>                           | -198 apartment homes   |
| <br>  |  |
| <b>Current Status:</b>                          | -Marketing   |
| <br>  |  |
| <b>Sponsors:</b>                                | -Welch Healthcare and Fidelity Investments   |



COMMUNITIES IN PLANNING



|   |  |
|---|--|
| <b>Name:</b>                                    | <b>Fuller Village</b>  |
| <b>Address:</b>                                 | <b>1399 Blue Hill Avenue, Milton, MA 02186</b>   |
| <b>Phone:</b>                                   | <b>(617) 333-0026</b>  |
| <br>  |  |
| <b>Entrance Fee:</b>                            | Not Available  |
| <b>Monthly Fee:</b>                             | Not Available  |
| <br>  |  |
| <b>Health Services:</b>                         | <ul style="list-style-type: none"> <li>-Full life care community</li> <li>-Home care program</li> <li>-Medical Director</li> </ul> |
| <br>  |  |
| <b>General Services:</b>                        | <ul style="list-style-type: none"> <li>-Linen service</li> <li>-Meals</li> <li>-Houskeeping</li> <li>-Transportation</li> </ul>    |
| <br>  |  |
| <b>Services Available at Additional Charge:</b> | <ul style="list-style-type: none"> <li>-Not Identified Yet</li> <li>-May be a co-payment for some home care services</li> </ul>    |
| <br>  |  |
| <b>Exclusions from Coverage:</b>                | -None  |
| <br>  |  |
| <b>Accomodations:</b>                           | <ul style="list-style-type: none"> <li>-150 Independant units; 10 assisted units</li> <li>-32 skilled nursing beds</li> </ul>      |
| <br>  |  |
| <b>Current Status:</b>                          | -In Planning   |
| <br>  |  |
| <b>Sponsor:</b>                                 | -Fuller Trust  |



PROPOSED COMMUNITIES



**Community**

Bay State Health Systems

Brookside Retirement Community

Mansfield Life Care

Westfield Life Care

Weston Woods

**Site**

Springfield College Campus

East Longmeadow

Mansfield

Westfield

Weston





